
SO ORDERED,



A handwritten signature in black ink, reading "Selene D. Maddox".

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Cory Daniel Akins
Shanda Arleine Akins, Debtors**

**Case No. 25-11258-SDM
CHAPTER 7**

ORDER PARTIALLY AVOIDING JUDICIAL LIEN

The above-styled and numbered cause having come on for hearing on the motion [Dkt. No. 17] of the debtors to avoid the fixing of the judicial lien (Judgment) of First Tower Loan, LLC on exempt property of the debtors and the Court, having considered the motion and otherwise being fully advised in the premises, finds that certain relief should be granted.

IT IS, THEREFORE, ORDERED AND ADJUDGED as follows:

1. Pursuant to 11 U.S.C. § 522(f)(1), the judicial lien (Judgment) obtained against the debtors in the Circuit Court of Itawamba County, Mississippi, being Cause No 29CI1:22-cv-00057 in the amount of \$7,132.88 enrolled in the Judgment Roll maintained by the Itawamba County Circuit Clerk and filed lien number CV22-057KMI, is hereby avoided and held for naught to the extent it impairs any property of the debtor otherwise exempted by Title 85, Chapter 3, Miss. Code Ann. (1972) and 11 U.S.C. § 522(b) and to the extent it impairs the debtor's homestead exemption provided by Miss. Code Ann. § 85-3-21 (1972) and 11 U.S.C. § 522(b), said homestead being located at 159 Ben Moore Road, Fulton, Itawamba County, Mississippi 38843, being more fully described as follows:

One acre, more or less, located in the SW ¼ of Section 33, Township 9 South, Range 8 East, described as follows: Commence at the southeast corner of the said SW ¼ and run west for 40 rods; run thence north for 1394 feet; run thence, along the east side of a gravel road, North 11 degrees and 05 minutes west for 188.04 feet to an iron pipe for the Point of Beginning: Thence, along the east side of said road, North 11 degrees and 05

minutes west for 53.54 feet; thence, along the east side of said road, north 30 degrees and 25 minutes west for 63.78 feet; thence, along the east side of said road, north 45 degrees and 23 minutes west for 80.3 feet; run thence south 76 degrees and 26 minutes west for 253.7 feet to an iron pipe; run thence south 1 degree and 55 minutes east for 104.5 feet to an iron pipe; run thence east for 342.86 feet to the Point of Beginning. LESS AND EXCEPT a strip of land 20 feet wide on the east and south side of said herein above-described land reserved to be used for road right-of-way purposes.

INDEXING INSTRUCTIONS: SW1/4S33, T9S, R8E, Itawamba County, Mississippi

2. A certified copy of this Order is to be filed in the land records of Itawamba County, Mississippi, and the Chancery Clerk is requested to index this order in the direct and sectional index under the name of Cory Daniel Akins (debtor) as grantor. The debtors' attorney will ensure compliance with this provision.

3. The Circuit Clerk of Itawamba County, Mississippi is to enter on the Judgment roll that the judicial lien (Judgment) of First Tower Loan, LLC filed as lien number CV22-057KMI has been PARTIALLY CANCELED by this Order, and a certified copy of the Order is to be placed in the suit file. The debtors' attorney will ensure compliance with this provision.

4. The aforesaid clerks are authorized to charge fees for their services as otherwise authorized by state law.

#END OF ORDER#

AGREED BY:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MS Bar No. 103469)

The Rollins Law Firm

702 West Pine St.

Hattiesburg, MS 39401

601-500-5533

ATTORNEY FOR DEBTOR(S)

In re:
Cory Daniel Akins
Shanda Arleine Akins
Debtors

Case No. 25-11258-SDM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0537-1
Date Rcvd: Jun 16, 2025

User: autodocke
Form ID: pdf0003

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Cory Daniel Akins, Shanda Arleine Akins, 159 Ben Moore Rd, Fulton, MS 38843-8809

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@towerloan.com	Jun 16 2025 23:21:00	First Tower Loan, P.O. Box 320001, Flowood, MS 39232-0001
intp	Email/Text: bankruptcy@towerloan.com	Jun 16 2025 23:21:00	John E Tucker, P.O. Box 320001, Flowood, MS 39232

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Miranda L Williford	tonya341@hotmail.com;MLWECF@gmail.com;MLWilliford@ecf.axosfs.com;courtecfe-mails@gmail.com
Thomas C. Rollins, Jr.	on behalf of Joint Debtor Shanda Arleine Akins trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calviljojr81745@notify.bestcase.com;TRol

District/off: 0537-1

User: autodocke

Page 2 of 2

Date Rcvd: Jun 16, 2025

Form ID: pdf0003

Total Noticed: 3

lins@jubileebk.net;trollins.therollinsfirm.com@recap.email

Thomas C. Rollins, Jr.

on behalf of Debtor Cory Daniel Akins trollins@therollinsfirm.com
jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol
lins@jubileebk.net;trollins.therollinsfirm.com@recap.email

U. S. Trustee

USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 4